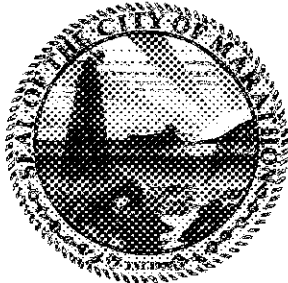


ANCHORAGE HOMES, LLC

PROPOSAL FOR AFFORDABLE HOUSING DEVELOPMENT



CITY OF MARATHON, FLORIDA

Affordable Housing Development using ROGO Exempt Allocations

CITY COUNCIL

- Mayor Randy Mearns
- Vice Mayor Pete Worthington
- Councilman Jeff Pinkus
- Councilman John Repetto
- Councilman John Bartus

CITY MANAGER

- Scott Janke

CITY STAFF

- Planning Manager Gail Kenson
- City Biologist Jennifer DuFree



ANCHORAGE HOMES, LLC
GENERAL CONTRACTOR CGC1504438
CUSTOM MODULAR HOMES
William J. Liptak, Owner
88101 Overseas Highway
Islamorada, FL 33036

853-1075

Fax 853-5877

ANCHORAGE HOMES, LLC

CITY OF MARATHON Affordable Housing



CITY COUNCIL

- Mayor Randy Mearns
- Vice Mayor Pete Worthington
- Councilman Jeff Pinkus
- Councilman John Repetto
- Councilman John Bartus

CITY MANAGER

- Scott Janke

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**City of Marathon Affordable Housing Development Proposal
by Anchorage Homes Phase I and Phase II**

City of Marathon Letter of Current Site Conditions

**City of Marathon Resolution Nomination Property For
Acquisition By Monroe County Land Authority**

**Middle Keys Community Land Trust Partnership Notice
With Homebuyer Eligibility Requirements**

General Contractor/Developer Qualifications

General Contractor Licenses and Insurance

Proof of Ownership Of Property (WD)

Property Aerial Photo

Property Survey With Legal Description

Property Vegetation Survey And Water Letter

Proposed Site Plan

Typical Building Elevation

Typical Floor Plans For Each Type Unit And Sizes

Type Of Construction (All American Homes Info)

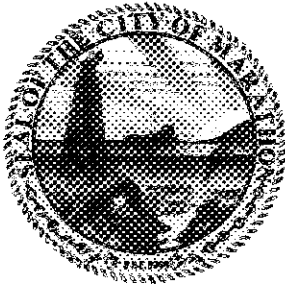
ANCHORAGE HOMES, LLC
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CITY OF MARATHON Affordable Housing



CITY COUNCIL

- Mayor Randy Mearns
- Vice Mayor Pete Worthington
- Councilman Jeff Pinkus
- Councilman John Repetto
- Councilman John Bartus

CITY MANAGER

- Scott Janke

Project narrative (Phase I)

20 Town House Units

12 2-bedroom -1.5 baths 8 3-bedroom-2.5 baths

- Construction cost including site work is estimated at three million two hundred fifty thousand dollars
- Construction to begin within 10 days of receiving permits from the City of Marathon
- Building #1 occupancy 6 months after construction begins
- Project complete within 10-12 months
- Owner occupied units
- All American Homes Town House Units
- 160 mph wind resistance
- Energy efficient units
- Hurricane impact windows
- Hardwood floors – metal roof
- Site built concrete columns / tie beams
- Balconies and stairs with parking under
- No other approvals required

Depending on the Monroe County Land Authority Participation

Sale Price for 2 bedroom units \$157,500 to \$195,000

Sale Price for 3 bedroom units \$177,500 to \$215,000

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Islamorada, FL 33036

853.1075

Fax 853.5877

ANCHORAGE HOMES, LLC

CITY OF MARATHON Affordable Housing



CITY COUNCIL

- Mayor Randy Mearns
- Vice Mayor Pete Worthington
- Councilman Jeff Pinkus
- Councilman John Repetto
- Councilman John Bartus

CITY MANAGER

- Scott Janke

Project narrative (Phase II)

8 ADDITIONAL RENTAL UNITS

- 1 Duplex with handicap access
- 2 Tri Plex buildings townhouse style
- 2 bedrooms, 1.5 baths
- Same type of construction (All American Homes)
- Lots 4 thru 7 located in Days Subdivision also on 64th Street

ANCHORAGE HOMES, LLC

GENERAL CONTRACTOR CGC1504438
CUSTOM MODULAR HOMES
William J. Liptak, Owner
88101 Overseas Highway
Islamorada, FL 33036

853-1075

Fax 853-5877



CITY OF MARATHON, FLORIDA

11045-55 Overseas Highway, Marathon, Florida 33050
Phone: (305) 743-0033 Fax: (305) 743-3667

January 17, 2003

William J. Liptak
179 Venetian Way
Islamorada, FL 33036

RE: Day's Subdivision End of 64th Street, Ocean, Part of Tract 8, RE# 0033872-000000

Dear Mr. Liptak,

Thank you for your request for a Letter of Current Site Conditions for the above referenced parcel. A review of City documents and maps for this property was conducted along with an on site inspection.

According to the City Land Use District Map, Sheet 234, the above referenced lot is located within Urban Residential (UR) land use district. City Code, Section 9.5-204, states that the purpose of the UR district is to provide areas appropriate for high-density residential uses designed and intended for occupancy by persons gainfully employed in the Florida Keys and to create areas to provide for vacation rental use of detached dwellings, duplexes, and multifamily dwellings. This district should be established at or near employment centers.

The Future Land Use map for the City of Marathon indicates this parcel is designated Residential High (RH). Comprehensive Plan Policy number 101.4.4 states that the principle purpose of the Residential High (RH) land use category is to provide for high-density single-family, multi-family, and institutional residential development, including mobile homes and manufactured housing, located near employment centers.

This parcel appears to fall within the AE-8, AE-9, AE-10, and AE-11 Flood Zone per FIRM map panel 1579J, effective 2/15/02. This parcel has 'disturbed' upland on the northern area and along the Atlantic Ocean's shoreline has a saltmarsh and buttonwood association and an extensive mangrove fringe. It is not recognized habitat to any listed animal species, is not within C.A.R.L. boundaries nor any identified critical habitat area. As a condition for a development permit, all invasive exotic vegetation must be removed. Development of this parcel does require a consultation letter from the U.S. Fish and Wildlife Service.

This parcel is within a platted and recorded subdivision with existing infrastructure. The Day's subdivision is recorded in Plat Book 3 on page 15. The Urban Residential land use district requires a minimum of ten (10) feet on one side yard and a combined minimum of fifteen (15) feet for both side yard setbacks, and a fifteen (15) foot front yard setback. However, pursuant to City Comprehensive Plan Policy 203.1.3 a fifty (50) foot setback is required along wetlands. The City Comprehensive Plan Policy 204.2.6 states that the fifty (50) foot setback requirement shall be reduced to twenty (20) feet without regard to principal structure footprint for properties that are scarified if the setback area is planted and maintained in native vegetation at double the density of a class "D" landscape bufferyard utilizing planting material suitable for the site.

Pursuant to City Code Section 9.5-377 a Class "B" landscape bufferyard is required where the UR land use district abuts the Improved Subdivision (IS) district on the north, west and east (side) property lines. A Class "B" bufferyard can be 5, 10, 15, or 20 feet in depth and must run the entire length of the property line. The density of the required vegetation decreases as the width of the buffer increases. A buffer must be constructed of seventy (70) percent native vegetation.



CITY OF MARATHON, FLORIDA

11045-55 Overseas Highway, Marathon, Florida 33050
Phone: (305) 743-0033 Fax: (305) 743-3667

The UR district has an allocated density of 6 dwellings per acre and the Maximum Net Density is 12 per acre for the Market Rate and 25 per acre for Affordable Rate. The Property Record Card indicates the parcel to be three (3) acres. A vegetation survey and site plan conducted by Susan Sprunt was submitted. The site plan indicates an entire

lot area of 130,716.6 square feet with approximately 1.38 acres as previously cleared. Of the previously cleared area approximately .5 acres is indicated as wetland. A land survey will need to confirm the flood zones along with the lot dimensions. Please be aware that the land survey should delineate the flood zones, include spot elevations, delineate the habitats and indicate the total lot area and the area of each habitat. An authorized biological consultant will need to confirm and delineate the habitat types. Based on these approximated areas the following are the calculated total permissible dwelling units for the parcel.

Allowed "Market Rate" Dwelling Units under the Land Use Designation of UR:

1.0 acres X 6.0 allocated density = 6.0 allocated rights or TDR's (6 dwelling units as-of-right)

0.86 acres X (1 - 0.2 O.S.R.) = 0.8 Buildable Acres

0.8 Buildable Acres X 8.28 Maximum Net Density for "Market Rate" = 6 Total Permissible Dwelling Units under maximum net density.

This parcel will support 5 residential units as-of-right. Transferable Development Rights (TDR's) will need to be "transferred" onto this parcel in order to build 6 - 8 residences under the Maximum Net Density criteria. City Code, Section 9.5-265, clarifies the procedures and requirements for TDR development rights transfers. Specifically, 9.5-265(a)(7) clarifies the requirement that "The allocated density of the receiver site is greater than or equal to the allocated density of the parcel from which the TDR is severed and the sensitivity of the receiver site as shown in Section 9.5-345(a) "Clustering", is less than or equal to the sensitivity of the parcel from which the TDR is severed". Additionally, the approval of the development of a receiver site is through a minor conditional use process.

Code Section 9.5-266(a)(1) states "Affordable housing units may be developed on parcels of land classified as Urban Residential (UR) at an intensity up to a maximum net density of twenty-five (25) dwelling units per acre without regard to the transferable development rights (TDR) requirements which may be imposed by these regulations."

Allowed "Affordable Rate" Dwelling Units under the Land Use Designation of UR:

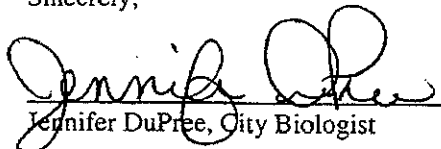
1.0 acres X 6.0 allocated density = 6.0 allocated rights or TDR's (6 dwelling units as-of-right)

1.0 acres X (1 - 0.2 O.S.R.) = 0.8 Buildable Acres

0.8 Buildable Acres X 25.0 Maximum Net Density for "Affordable Rate" = 20 Total Permissible Affordable Rate Dwelling Units under maximum net density.

Please be aware that the information in this letter is accurate as of this date but is subject to change. Feel free to call or fax if you have questions or need additional information.

Sincerely,


Jennifer DuPree, City Biologist

Cc: Gail Kenson, Planning Director

PLR 2003-0008

Sponsored by: Pinkus

**CITY OF MARATHON, FLORIDA
RESOLUTION 2003-095**

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF
MARATHON, FLORIDA, NOMINATING PROPERTY FOR
ACQUISITION BY THE MONROE COUNTY LAND AUTHORITY
FOR AFFORDABLE HOUSING USES**

WHEREAS, the City Council of the City of Marathon, Florida wishes to provide additional affordable housing within the City; and

WHEREAS, the Monroe County Land Authority will diligently pursue the purchase of appropriate properties nominated by the City of Marathon for acquisition for affordable housing development; and

WHEREAS, the Middle Keys Community Land Trust is a non-profit organization dedicated to the creation and preservation of affordable housing opportunities.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF
THE CITY OF MARATHON, FLORIDA, that:**

Section 1. The City of Marathon nominates seven properties in Marathon and further described in "Exhibit A" attached hereto, for acquisition by the Monroe County Land Authority for the purpose of providing affordable housing. Following acquisition, the City Council requests that the Monroe County Land Authority convey the property to the Middle Keys Community Land Trust, Inc. for development and management as affordable homeownership units.

Section 2. This resolution shall take effect immediately upon its adoption.

PASSED AND APPROVED by the City Council of the city of Marathon, Florida, this 8th day of July, 2003.

THE CITY OF MARATHON, FLORIDA

Randy Mearns, Mayor

AYES: Bartus, Pinkus, Repetto, Worthington, Mearns
NOES: None

ABSENT: None
ABSTAIN: None

ATTEST:

Cindy L. Ecklund
City Clerk

(City Seal)

**APPROVED AS TO FORM AND LEGALITY FOR THE USE
AND RELIANCE OF THE CITY OF MARATHON, FLORIDA ONLY:**

CITY ATTORNEY

"EXHIBIT A"

Legal Description

Property 1:

Real Estate Number: 00338720-000000

**EDMONDS ACREAGE TRACTS PB2-100 KEY VACA PT TRACT 8 & BAY
BOTTOM SOUTH OF & ADJ TO TR 8 & PT OF DON- ALLEN RD RES NO 15-1973
II DEED 20613 G58-440/441 RE 10379 COMBINED FOR ASSMT PURPOSES 5-25-
88JMH OR1552-1166/67(CW) OR1581-1191(CW)**

Properties 2-7:

**Real Estate Numbers: 00321180-000000, 00321130-000000, 00321080-000000,
00321090-000000, 00321100-000000, 00321110-000000**

**LOTS 4-9, BLOCK 2, SOMBRERO SUBDIVISION NO. 2 ACCORDING TO THE
PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 32. ALSO LOTS 3, 4
AND 5, BLOCK 1, SOMBRERO SUBDIVISION NO. 3, ACCORDING TO THE PLAT
THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 152, OF THE PUBLIC
RECORDS OF MONROE COUNTY, FLORIDA**

Street Address

Property 1: 64th Street

Property 2-7: 24th and 25th Streets



CITY OF MARATHON, FLORIDA

FAX

10045-55 Overseas Highway, Marathon, Florida 33050
Phone: (305) 743-0033 Fax: (305) 743-3667

FACSIMILE TRANSMITTAL SHEET

TO: <i>Bill Liptak</i>	FROM: <i>Kevin Love</i>
COMPANY:	DATE: <i>7/7/03</i>
FAX NUMBER: <i>305 853 5877</i>	TOTAL NO. OF PAGES INCLUDING COVER:
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE:	YOUR REFERENCE NUMBER:

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

Hi Bill:

The Trust has agreed to partner with you on the Anchorage.

Jeff Pinkus is sponsoring a Resolution at tomorrow night's Council meeting to ask the Land Authority to acquire the parcel.

Thanks again for your kindness + dedication to affordable housing.



City of Marathon

"The Heart of the Florida Keys"

LAND TRUST

Eligibility Criteria

Middle Keys Community Land Trust Homeowner Requirements

- I. Applicant must meet the ELIGIBILITY Requirements set forth below:

Eligibility Requirements

You are eligible to apply for a Middle Keys Community Land Trust Land home if you meet the following six criteria:

1. Minimum 1 year residency: You must have lived in Monroe County for at least one year but you must be able to demonstrate the ability to earn 70% of your income from gainful employment in the County.
2. Income: You must earn enough to pay the monthly mortgage, taxes and insurance, and you must earn no more than 120% of the median income for the county for your family size. In 2003 the maximum gross income by family size is as follows:

Number of people in family				
1	2	3	4	5
\$47520	\$54240	\$61080	\$67800	\$73200

3. Credit Rating: You must have a good credit rating showing no significant delinquencies in the past year and no bankruptcy in the past three years. When you have completed your application form, take it to the Land Trust along with the \$50 credit report fee, and a Land Trust representative will run your credit report and review it with you.
4. Debt: At the time you apply for a mortgage your total debt (including the cost of your house) may not exceed 40% of your income. Debt includes any long-term obligations (a repayment period of more than 6 months), such as automobile payments, child support, and student loans, plus the minimum monthly payment for all credit card debts. A Banking Committee Member can help you determine this percentage during your initial screening interview.

Home
General Info
Departments
Budget
Services
Contact
City Calendar
Land Trust
Legislation
Employment
Bid Information
Special Events
Search Site
Site Map
Print Page

4 Pages

Download
Application **Here**
6 Pages
PDF requires
Acrobat



5. **Employment or other income:** You must have proof of steady employment or income for at least one year. Sources of income include all wages, overtime and tips; interest and dividends; social security, annuities, pensions; unemployment, disability and severance compensation; alimony and child support; and most forms of public assistance. Self-employed individuals must demonstrate proof of earnings with tax returns for the past two fiscal years. Self-employed individuals income is evaluated after business expenses are removed from the gross income.
6. **Assets:** If you have assets valued at more than \$10,000, you will be required to use them towards your down payment. Assets include savings, land, mobile home, recreational vehicles, boats, or similar items. Household possessions, cars, and Individual Retirement Accounts (IRA's) or pensions are not included in your asset calculation.

If you are eligible to purchase a Middle Keys Community Land Trust Home (see eligibility requirement), or have a realistic plan for becoming eligible, you're ready to complete the criteria listed below in order to qualify.

II. PRE-QUALIFICATION

1. **Preliminary Interview with Middle Keys Community Land Trust (MKCLT) representative:** Meet with a representative of the Land Trust for an interview. The representative will introduce you to the Middle Keys Community Land Trust's mission, describe the basic legal structure of home ownership under the community land trust model, review your financial status, describe the qualification and application process, provide you with an estimate of possible mortgage data and answer any questions you may have.
2. **Complete an Application and submit it to the Land Trust:** In order to begin the process of applying for a Land Trust Home, you first need to fill out an application and submit it along with \$50 for your credit check. Once the Land Trust representative has your credit report in hand, you will meet again to receive your copy and discuss any outstanding credit issues you need to resolve before joining the waiting list.
3. **MKCLT Orientation Session:** Attend a MKCLT orientation meeting and/or watch the CLT orientation video. Orientation sessions introduce you to more of the nuts and bolts of CLT homeownership. Each MKCLT homeowner will be bound by terms of the MKCLT ground lease agreement, which includes resale restrictions, occupancy requirements and income eligibility requirements. These issues are discussed in more detail at MKCLT orientation meetings.
4. **If applicable, Review a copy of sample CC&Rs:** If your community land trust home is located in newly developed housing community, certain other "Conditions, Covenants and Restrictions" (CC&Rs) may exist that define the process for neighborhood decision making and caring for common lands. If the timing is right, it may be possible for you to participate in the development of these CC&Rs that will guide your neighborhood. But either way, it is important to take some time to review sample CC&Rs to get an idea of what the typical rules and regulations for a new neighborhood might look like.

5. **Mortgage pre-application meeting:** Meet with a Land Trust representative to go over the financial qualification information required to secure a mortgage for your Land Trust home. This meeting will include a review of your credit report.
6. **Complete the Application Addendum and Join the Land Trust:** If you are interested in securing a place on the waiting list, it is time to complete your Application Addendum, pay your \$30 application fee and join the Middle Keys Community Land Trust (\$35). Once you qualify, you must maintain your membership to keep your position on the waiting list.
7. **Meet with a member of the Homeowners Committee:** One of the final steps in the qualification process is meeting with a member of the Homeowners Committee. The Land Trust has a Homeowners Committee made up of board members and residents (current or future). The purpose of the meeting is to give you an opportunity to gain a Homeowner's perspective on what it is like to live in a Land Trust community and answer any questions you might have.
8. **Attend Neighborhood Meetings:** If you are one of the first groups of MKCLT homeowners, you will be part of a process that helps develop and define the community you will create. The initial function of the neighborhood meetings will be to develop your CC&Rs. As time goes on, there will be a variety of purposes for your meetings. Once the community is established, on-going meetings will be held to discuss neighborhood issues, common use land, etc. If you are purchasing a Land Trust Home in an existing neighborhood, you are required to attend at least two neighborhood meetings as part of the application process.
9. **Secondary Selection Criteria:** The following circumstances, not necessarily in order of priority or importance, will be considered in those instances when there are two or more households expressing interest in a particular unit and who meet the preliminary eligibility criteria outlined above.
 1. **Residency** – Residents of the community within which the housing unit is located, residents of the county and residents of the state – in this order. Length of residency will be considered.
 2. **Community involvement** – Residents having demonstrated involvement with and commitment to the community as evidenced by organizational memberships and/or participation in, support for, or sponsorship of non-profit, church or civic groups/events, etc.
 3. **Heirs** – If "heir property" is sold to the Middle Keys Community Land Trust, any heir of the former owner(s) that meets the preliminary eligibility criteria outlined above, and who has properly filed a CLT homeownership application will be given special consideration.
 4. **Need** – The Middle Keys Community Land Trust will give special consideration to households facing immediate or near-term displacement, especially if children are involved.
 5. **Application on File** – Length of time which a household's application for home ownership has been on file with the Middle

Keys Community Land Trust.

6. **Membership** – The Middle Keys Community Land Trust wishes to operate in solidarity with other resale restricted housing organizations in other communities to provide the same kind of mobility within the "resale-restricted" housing market as exists in the unrestricted housing marketplace. In other words, the Middle Keys Community Land Trust desires to enable CLT homeowners to convert their "limited" equity stake in one community into another such home ownership option in another community. Thus, length of membership in the Middle Keys Community Land Trust, length of membership in other CLTs, in this order, will be considered. Involvement in the Middle Keys Community Land Trust's operation and general activities will also be considered.
7. **Adjustment for household size** – In those instances when measuring the affordability of an actual unit to a known household, the median income for a household of that size, as determined by HUD, will be controlling.

III. COMMITMENT AGREEMENT

If you qualify to apply for a Middle Keys Community Land Trust Home, the next step to Homeownership is to complete a Commitment Agreement with the Land Trust. The Commitment Agreement defines the actions you agree to take in order to remain on the waiting list, and the actions that the Land Trust agrees to take in order to provide you with a home to purchase. If you fail to meet the commitments defined, you will lose your place on the waiting list.

IV. MORTGAGE APPLICATION

If you meet all the conditions of your Commitment Agreement and have signed a purchase agreement, you will submit a mortgage application to a private lender. They will request more detailed information such as employment verification and a more thorough credit report, and they will make the final determination about your financial qualification. If they determine that you are ineligible, your commitment fee paid to the Land Trust will be refunded. In general, households that require a cosigner in order to obtain a mortgage will not be considered.

INDEPENDENT LEGAL REVIEW

Applicant must retain, at applicants' expense, an attorney who reviews all the Middle Keys Community Land Trust legal documents on behalf of applicant and who provides independent advise and counsel regarding the transaction.

305-743-0033

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Report problems with site to:
webmaster

William J. Liptak
General Contractor
Islamorada, Florida

SUMMARY OF QUALIFICATION

William J. Liptak, is the owner and general contractor of Anchorage Builders, Inc. and Anchorage Homes LLC, building and general contracting firms located in Islamorada of the Florida Keys. He has over 30 years experience in the construction business in the three states of Michigan, Alaska, and Florida. He has participated in all forms of construction and general management with full on site supervision.

PERSONAL DATA, EDUCATION, MEMBERSHIPS

William J. Liptak, was in born Detroit, MI. He graduated from Brighton High School, Brighton, MI. He has three grown children; Maureen (psychologist), Paul (executive chef), Greg (TV editor). His wife, Linda, is office manager and joint owner of the business. William has been a licensed general contractor and business owner since the early 1970's. He has completed many courses in real estate, building codes, energy efficiency and design. His personal interests are sailing, weight training, fishing and hiking.

WORK EXPERIENCE

1965 to 1982

William Liptak began his career while serving as a carpenter apprenticeship with the United Brotherhood of Carpenters & Joiners of Detroit, MI, obtaining his carpenters journeyman card, worked as saw man and layout man running production crews. He also, worked during this period at General Motors Proving Grounds, Milford, MI. After obtaining his Michigan contractors license, he started his own construction business specializing in custom homes in the bedroom community of Brighton, MI.; where he completed over 100 homes. He also became a licensed real estate agent of Landmark Associates, Farmington Hills, MI. working in residential and commercial real estate.

1982 to 1987

The family and business relocated to Anchorage, Alaska during the Michigan recession. William Liptak obtained a State of Alaska, General Contractors license and operated his construction business in Anchorage designing and building over 25 large custom mountain-side homes along with several multiple family units near the air force base.

1987 to Present

The Liptak's moved the business to Islamorada, in the Florida Keys. After obtaining a State of Florida general contractors license William Liptak continues to fully operate and manage the Anchorage building business. Over 150 projects have been completed throughout the Keys. These have consisted of concrete or wood custom homes, custom system built modular homes, commercial stores, commercial carpentry and roofing, hurricane repair work, and renovation.

AC# 0400035

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
CONSTRUCTION INDUSTRY LICENSING BOARD

SEQ#L02061000042

DATE	BATCH NUMBER	LICENSE NBR
06/10/2002	011116119	CGC1504438

The GENERAL CONTRACTOR
Named below IS CERTIFIED
Under the provisions of Chapter 489 FS.
Expiration date: AUG 31, 2004

LIPTAK, WILLIAM
ANCHORAGE HOMES LLC
PO BOX 1789
TAVERNIER

FL 33070

JEB BUSH
GOVERNOR

DISPLAY AS REQUIRED BY LAW

KIM BINKLEY-SEYER
SECRETARY

AC#0953430

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
CONSTRUCTION INDUSTRY LICENSING BOARD

SEQ#L03062400771

DATE	BATCH NUMBER	LICENSE NBR
06/24/2003	200487257	QB21609

The BUSINESS ORGANIZATION
Named below IS QUALIFIED
Under the provisions of Chapter 489 FS.
Expiration date: AUG 31, 2005
(THIS IS NOT A LICENSE TO PERFORM WORK. THIS ALLOWS
COMPANY TO DO BUSINESS ONLY IF IT HAS A QUALIFIER.)

ANCHORAGE HOMES, LLC.
P.O. BOX 1789
TAVERNIER

FL 33036

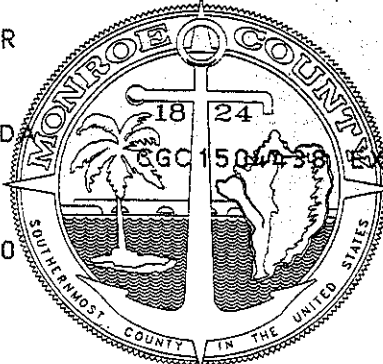
JEB BUSH
GOVERNOR

DISPLAY AS REQUIRED BY LAW

DIANE CARR
SECRETARY

<input type="checkbox"/> * 2003-2004		OCCUPATIONAL TAX		ACCOUNT	30140-0083826
MONROE		STATE OF FLORIDA		EXPIRES	SEPT. 30, 2004
MUST BE DISPLAYED IN CONSPICUOUS PLACE					
CILITIES	ROOMS	SEATS	EMPLOYEES		
CHINES			0-5		
PE OF BUSINESS	30140 GENERAL CONTRACTOR		SUPPLEMENTAL		
BUSINESS DRESS			RENEWAL		
			NEW TAX		
			TRANSFER		
			ORIGINAL TAX		
			PAID		
			DATE 8/10/03		
			CP1 301		
			20.00		
			AMOUNT		
			PENALTY		
			COLLECTION COS		
			TOTAL		
			20.00		

88101 OVERSEAS HWY
04 - VILLAGE OF ISLAMORADA
ANCHORAGE HOMES LLC
LIPTAK WILLIAM AND LINDA
PO BOX 1789
TAVERNIER FL 33070



DANISE D. HENRIQUEZ
TAX COLLECTOR
3601731.0001 of 0001
DATE 8/10/03
CP1 301
20.00

THIS BECOMES A TAX
RECEIPT WHEN VALIDATED

DANISE D. HENRIQUEZ TAX COLLECTOR
PO BOX 1129, KEY WEST FL 33041-1129

THIS IS ONLY A TAX. YOU MUST
MEET ALL COUNTY PLANNING

AC# 0460682

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
CONSTRUCTION INDUSTRY LICENSING BOARD

SEQ# L02061800801

DATE	BATCH NUMBER	LICENSE NBR
06/18/2002	011138571	CGC062009

The GENERAL CONTRACTOR
Named below IS CERTIFIED
Under the provisions of Chapter 489 FS.
Expiration date: AUG 31, 2004

LIPTAK, WILLIAM J
ANCHORAGE BUILDERS INC
88101 OVERSEAS HIGHWAY
ISLAMORADA FL 33036

JEB BUSH
GOVERNOR

DISPLAY AS REQUIRED BY LAW

KIM BINKLEY-SEYER
SECRETARY

AC# 0953429

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
CONSTRUCTION INDUSTRY LICENSING BOARD

SEQ# L03062400770

DATE	BATCH NUMBER	LICENSE NBR
06/24/2003	200487256	QB0004706

The BUSINESS ORGANIZATION
Named below IS QUALIFIED
Under the provisions of Chapter 489 FS.
Expiration date: AUG 31, 2005
(THIS IS NOT A LICENSE TO PERFORM WORK. THIS ALLOWS
COMPANY TO DO BUSINESS ONLY IF IT HAS A QUALIFIER.)

ANCHORAGE BUILDERS INC
88101 OVERSEAS HIGHWAY
ISLAMORADA FL 33036

JEB BUSH
GOVERNOR

DISPLAY AS REQUIRED BY LAW

DIANE CARR
SECRETARY

2003-2004

MONROE OCCUPATIONAL TAX
STATE OF FLORIDA

ACCOUNT 30140-0081269

EXPIRES SEPT. 30, 2004

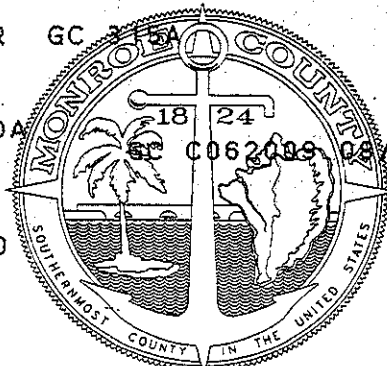
MUST BE DISPLAYED IN CONSPICUOUS PLACE

FACILITIES ROOMS SEATS EMPLOYEES 6-10

30140 GENERAL CONTRACTOR GC 315A

88101 OVERSEAS HWY
04 - VILLAGE OF ISLAMORADA

ANCHORAGE BUILDERS INC
LIPTAK WILLIAM J PRES
PO BOX 1789
TAVERNIER FL 33070



AK110141 PP 8744684

SUPPLEMENTAL
RENEWAL
X NEW TAX
TRANSFER
ORIGINAL TAX

AMOUNT
PENALTY
COLLECTION COST
TOTAL

25.00
DANISE D. HENRIQUEZ
TAX COLLECTOR
3601132.0001 of 0001
DATE 8/18/03
CP1
301
25.00

THIS BECOMES A TAX
RECEIPT WHEN VALIDATED DANISE D. HENRIQUEZ TAX COLLECTOR
PO BOX 1129, KEY WEST FL 33041-1129

THIS IS ONLY A TAX. YOU MUST
MEET ALL COUNTY PLANNING

ACORD CERTIFICATE OF LIABILITY INSURANCEDP 10 DI
ANCHO-2

DATE (MM/DD/YY)

04/08/03

PRODUCER

Collier Insurance of Bonita
26269 S. Tamiami Trail, #201
Bonita Springs FL 34134
Phone: 239-992-2700 Fax: 239-992-1848

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION
ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE
HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR
ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE**INSURED**

Anchorage Builders, Inc.
and Anchorage Homes, LLC
Linda Liptak
PO Box 1789
Tavernier FL 33070

INSURER A: The Hermitage Insurance Co.

INSURER B:

INSURER C:

INSURER D:

INSURER E:

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED NOTWITHSTANDING
ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR
MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH
POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY				EACH OCCURRENCE \$1,000,000
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	15937/03	04/07/03	04/07/04	FIRE DAMAGE (Any one fire) \$100,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person) \$5,000
					PERSONAL & ADV INJURY \$1,000,000
					GENERAL AGGREGATE \$2,000,000
					PRODUCTS - COMPROP AGG \$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC				
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS				
	<input type="checkbox"/> NON-OWNED AUTOS				
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
	<input type="checkbox"/> ANY AUTO				OTHER THAN EA ACC \$
					AUTO ONLY: AGG \$
	EXCESS LIABILITY				EACH OCCURRENCE \$
	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE \$
	<input type="checkbox"/> DEDUCTIBLE				\$
	<input type="checkbox"/> RETENTION \$				\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATU- TORY LIMITS <input type="checkbox"/> OTH- ER <input type="checkbox"/>
					E.L. EACH ACCIDENT \$
					E.L. DISEASE - EA EMPLOYEE \$
					E.L. DISEASE - POLICY LIMIT \$
	OTHER				
A	Commercial Applica	BINDER	04/07/03	04/07/04	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENTS/SPECIAL PROVISIONS
General Contractor - Residential Homes fax #305-852-7103

CERTIFICATE HOLDER

N

ADDITIONAL INSURED; INSURER LETTER:

CANCELLATION

Monroe County Building and
Zoning Dept.
Plantation Government Center
88900 Overseas Highway
Tavernier, FL 33070

MONROEC

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION
DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN
NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL
IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR
REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE
Robert A. Grady

ACORD CERTIFICATE OF LIABILITY INSURANCE**PRODUCER**

Work Comp Associates, Inc.
P.O. Box 33297
Palm Beach Gardens, FL 33420-3297
USA

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE**COMPANY**

A Bridgefield Employers Insurance Co.

COMPANY

B

COMPANY

C

COMPANY

D

INSURED

Anchorage Homes, LLC
P.O. Box 1789
Tavernier, FL 33070-1789

COVERAGE

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS																
	GENERAL LIABILITY				GENERAL AGGREGATE \$																
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY				PRODUCTS - COM/PROP AGG \$																
	<input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR				PERSONAL & ADV INJURY \$																
	<input type="checkbox"/> OWNERS & CONTRACTOR'S PROT				EACH OCCURRENCE \$																
					FIRE DAMAGE (Any one fire) \$																
					MED EXP (Any one person) \$																
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT \$																
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per Person) \$																
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per Accident) \$																
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE \$																
	<input type="checkbox"/> HIRED AUTOS																				
	<input type="checkbox"/> NON-OWNED AUTOS																				
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$																
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY:																
					EACH ACCIDENT \$																
					AGGREGATE \$																
	EXCESS LIABILITY				EACH OCCURRENCE \$																
	<input type="checkbox"/> UMBRELLA FORM				AGGREGATE \$																
	<input type="checkbox"/> OTHER THAN UMBRELLA FORM				\$																
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	0830162890000	4/1/2003	4/1/2004	<table border="1"> <tr> <td>XX</td> <td>WC STATUS - TORY LIMITS</td> <td></td> <td>OTH-ER</td> </tr> <tr> <td>EL EACH ACCIDENT</td> <td>\$</td> <td>100,000</td> <td></td> </tr> <tr> <td>EL DISEASE - POLICY LIMIT</td> <td>\$</td> <td>500,000</td> <td></td> </tr> <tr> <td>EL DISEASE - EA EMPLOYEE</td> <td>\$</td> <td>100,000</td> <td></td> </tr> </table>	XX	WC STATUS - TORY LIMITS		OTH-ER	EL EACH ACCIDENT	\$	100,000		EL DISEASE - POLICY LIMIT	\$	500,000		EL DISEASE - EA EMPLOYEE	\$	100,000	
XX	WC STATUS - TORY LIMITS		OTH-ER																		
EL EACH ACCIDENT	\$	100,000																			
EL DISEASE - POLICY LIMIT	\$	500,000																			
EL DISEASE - EA EMPLOYEE	\$	100,000																			
	OTHER																				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

CERTIFICATE HOLDER

City of Marathon Building Department
10045-55 Overseas Highway
Marathon, FL 33050

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Quilley D. Felt

(CMF)

ACORD CERTIFICATE OF LIABILITY INSURANCE

03/11/2003

PRODUCER Work Comp Associates, Inc. P.O. Box 33297 Palm Beach Gardens, FL 33420-3297 USA	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
INSURED Anchorage Builders, Inc. P.O. Box 1789 Tavemier, FL 33070-1789	COMPANIES AFFORDING COVERAGE
	COMPANY A Bridgefield Employers Insurance Co.
	COMPANY B
	COMPANY C
	COMPANY D

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY				GENERAL AGGREGATE \$
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY				PRODUCTS - COMP/OP AGG \$
	<input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR				PERSONAL & ADV INJURY \$
	<input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT				EACH OCCURRENCE \$
					FIRE DAMAGE (Any one fire) \$
					MED EXP (Any one person) \$
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT \$
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per Person) \$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per Accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE \$
	<input type="checkbox"/> HIRED AUTOS				
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY:
					EACH ACCIDENT \$
					AGGREGATE \$
	EXCESS LIABILITY				EACH OCCURRENCE \$
	<input type="checkbox"/> UMBRELLA FORM				AGGREGATE \$
	<input type="checkbox"/> OTHER THAN UMBRELLA FORM				\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	0830162890000	4/1/03	4/1/04	<div> <div>XX</div> <div>WC STATU-TORY LIMITS</div> <div></div> <div>OTH-ER</div> </div>
	THE PROPRIETOR/ PARTNERS/ EXECUTIVE OFFICERS ARE: <input type="checkbox"/> INCL <input checked="" type="checkbox"/> EXCL				EL EACH ACCIDENT \$ 100,000
					EL DISEASE - POLICY LIMIT \$ 500,000
					EL DISEASE -EA EMPLOYEE \$ 100,000
	OTHER				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

CERTIFICATE HOLDER City of Marathon 10045-55 Overseas Highway Marathon, FL 33050	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE <i>Michael D. Hall</i>
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